

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
Pittsburgh DIVISION

In re:  
PUSZAKOWSKI, CHARITY LARAY § Case No. 17-23429- CMB  
§ Chapter 7  
Debtor(s). §  
§  
Jeffrey J. Sikirica, Trustee §  
§  
Movant §  
v. §  
§  
No Respondents §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Jeffrey J. Sikirica, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 2:30 PM on 06/26/2018 in Courtroom B, United States Bankruptcy Court Courthouse, 5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/26/2018

By: /s/ Jeffrey J. Sikirica

Trustee

Jeffrey J. Sikirica  
121 Northbrook Drive  
Pine Township  
Gibsonia, PA 15044  
(724) 625-2566

trusteesikirica@zoominternet.net

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
Pittsburgh DIVISION

In re:

PUSZAKOWSKI, CHARITY LARAY

§ Case No. 17-23429- CMB  
§ Chapter 7  
§  
§

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of:* \$ 15,996.94  
*and approved disbursements of:* \$ 2,582.04  
*leaving a balance on hand of<sup>1</sup>:* \$ 13,414.90

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
			None		

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 13,414.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Jeffrey J. Sikirica	2,100.46	0.00	2,100.46
Trustee, Expenses - Jeffrey J. Sikirica	24.29	0.00	24.29
Attorney for Trustee Fees - Jeffrey J. Sikirica, Esq.	1,254.00	0.00	1,254.00
Attorney for Trustee, Expenses - Jeffrey J. Sikirica, Esq.	18.46	0.00	18.46

Total to be paid for chapter 7 administrative expenses: \$ 3,397.21  
Remaining balance: \$ 10,017.69

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 10,017.69

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 10,017.69

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$42,649.75 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TD Bank, USA by American InfoSource LP as agent	1,953.97	0.00	458.95
2	Discover Bank Discover Products Inc	8,971.50	0.00	2,107.25
3	Wells Fargo Bank, N.A. Wells Fargo Card Services	2,863.36	0.00	672.55
4	Capital One Bank (USA), N.A.	11,525.14	0.00	2,707.06
5	Portfolio Recovery Associates, LLC	3,988.81	0.00	936.90

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Capital One, N.A. c/o Becket and Lee LLP	2,009.24	0.00	471.94
7	Midland Funding LLC	980.69	0.00	230.35
8	Midland Funding LLC	2,286.28	0.00	537.01
9	U.S. Bank National Association Bankruptcy Department	6,699.43	0.00	1,573.58
10	Portfolio Recovery Associates, LLC	1,121.33	0.00	263.38
11-3	Thomas A. Will & Associates	250.00	0.00	58.72

Total to be paid for timely general unsecured claims: \$ 10,017.69  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/ Jeffrey J. Sikirica

## Trustee

Jeffrey J. Sikirica  
121 Northbrook Drive  
Pine Township  
Gibsonia, PA 15044  
(724) 625-2566  
[trusteesikirica@zoominternet.net](mailto:trusteesikirica@zoominternet.net)

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charity Laray Puszakowski  
 Debtor

Case No. 17-23429-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db +Charity Laray Puszakowski, 42 Richland Avenue, Pittsburgh, PA 15229-1937  
 aty +Jeffrey Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 14682529 +Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 14737840 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14743319 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14682530 +Citibank/Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 14682531 +Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789  
 14682532 +Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  
 14682534 +EFS Finance Co., 604 Locust Street, Des Moines, IA 50309-3705  
 14682537 +Midland Funding LLC, 2 Industrial Way West, Eatontown, NJ 07224-2265  
 14682540 +TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673  
 14732235 TD Bank, USA, by American InfoSource LP as agent, PO Box 248866, Oklahoma City, OK 73124-8866  
 14775769 +Thomas A. Will & Associates, 420 Fort Duquesne Blvd., Suite 700, Pittsburgh, PA 15222-1458  
 14759098 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108)  
 14682542 +Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
 14736150 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14682543 +Wells Fargo Delear Service, PO Box 1697, Winterville, NC 28590-1697  
 14682544 +Weltman, Weinberg & Reis Co., L.P.A., 436 Seventh Avenue, Suite, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14682529 +E-mail/PDF: AIS.cocard.ebn@americaninforesource.com May 30 2018 01:56:17 Capital One Bank,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 14737840 E-mail/PDF: AIS.cocard.ebn@americaninforesource.com May 30 2018 02:02:08  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14682531 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 30 2018 01:57:44 Comenity Bank/Buckle,  
 PO Box 182789, Columbus, OH 43218-2789  
 14682532 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 30 2018 01:57:44  
 Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  
 14682533 E-mail/Text: mrdiscen@discover.com May 30 2018 01:57:29 Discover, PO Box 15316,  
 Wilmington, DE 19850  
 14732935 E-mail/Text: mrdiscen@discover.com May 30 2018 01:57:29 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany OH 43054-3025  
 14682535 +E-mail/Text: bankruptcynotice@lfbusa.com May 30 2018 01:57:54 FST Financial Bank USA,  
 363 W. Anchor Drive, North Sioux City, SD 57049-5154  
 14682536 +E-mail/Text: bnckohlsnotices@becket-lee.com May 30 2018 01:57:33 Kohls, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14753957 +E-mail/Text: bankruptcypdt@mcmcg.com May 30 2018 01:58:17 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14741492 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 30 2018 01:55:02  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14682554 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 30 2018 01:54:03  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14682538 +E-mail/Text: bankruptcyleteam@quickenloans.com May 30 2018 01:58:55 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14682539 +E-mail/PDF: gecsedri@recoverycorp.com May 30 2018 01:54:55 SYNCB/American Eagle,  
 PO Box 965005, Orlando, FL 32896-5005

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14682541\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, PO Box 108, Saint Louis, MO 63166)

TOTALS: 2, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

Date Rcvd: May 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwrick@ecf.courtdrive.com  
Dennis Paul Zawacki on behalf of Debtor Charity Laray Puszakowski d\_zawacki@msn.com,  
dzawackilaw@gmail.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Jeffrey J. Sikirica on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6